

Form 309

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Patricia J. Dugan  
Debtor(s)

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Case No. 22-20367-CMB  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**


**AND NOW**, this *The 19th of January, 2023*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Patricia J. Dugan  
Debtor

Case No. 22-20367-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 19, 2023

User: auto  
Form ID: 309

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia J. Dugan, 309 Delaware Ave., North Versailles, PA 15137-1924
15468689	+ Allegheny County Treasurer, c/o John Weinstein, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
15459334	+ Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15467241	+ East Allegheny School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15468693	+ East Allegheny School District, c/o Christopher E. Vincent, Esq., 546 Wendel Rd., Irwin, PA 15642-7539
15468694	+ East Allegheny School District, 1150 Jacks Run Road, North Versailles, PA 15137-2797
15459336	+ East Allegheny School District & Township of North Versailles, c/o Christopher E. Vincent, Esq., 546 Wendel Rd., Irwin, PA 15642-7539
15467242	+ North Versailles Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15468696	+ North Versailles Township Tax Collector, 1401 Greensburg Avenue, Ste 1, North Versailles, PA 15137-1630
15459337	+ North Versailles Twp Sanitary Authority, 1401 Greensburg Avenue, North Versailles, PA 15137-1630

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 20 2023 05:14:00	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jan 20 2023 00:10:00	County of Allegheny, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 20 2023 00:10:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15468687	+ Email/Text: bncnotifications@pheaa.org	Jan 20 2023 00:10:00	AES/Pennsylvania Higher Education Assist, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15468686	+ Email/Text: bncnotifications@pheaa.org	Jan 20 2023 00:10:00	AES/Pennsylvania Higher Education Assist, Pob 61047, Harrisburg, PA 17106-1047
15459335	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 20 2023 00:10:00	Bridgecrest, 7300 East Hampton Avenue, Suite 101, Mesa, AZ 85209-3324
15473658	+ EDI: AISACG.COM	Jan 20 2023 05:14:00	Bridgecrest Acceptance Corporation by AIS Portfoli, PO Box 4138, Houston, TX 77210-4138
15468692	+ EDI: CAPITALONE.COM	Jan 20 2023 05:09:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15468691	+ EDI: CAPITALONE.COM	Jan 20 2023 05:09:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15473215	EDI: CAPITALONE.COM	Jan 20 2023 05:09:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15492336	+ Email/Text: ebnjts@grblaw.com	Jan 20 2023 00:10:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite

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15478778	+ Email/Text: jdryer@bernsteinlaw.com	Jan 20 2023 00:10:00	3110, Pittsburgh, PA 15219-1753 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15514752	Email/Text: ECMCBKNotices@ecmc.org	Jan 20 2023 00:10:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15475801	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2023 00:14:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15472910	+ Email/Text: bncnotifications@pheaa.org	Jan 20 2023 00:10:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15480490	Email/Text: Bankruptcy.Notices@pnc.com	Jan 20 2023 00:10:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15459338	^ MEBN	Jan 20 2023 00:06:01	PNC Bank, c/o KML Law Group, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
15473098	EDI: Q3G.COM	Jan 20 2023 05:14:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15461696	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 20 2023 00:10:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15468700	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 20 2023 00:10:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
15470778	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jan 20 2023 00:10:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
15465589	^ MEBN	Jan 20 2023 00:06:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15468702	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jan 20 2023 00:10:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15468701	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jan 20 2023 00:10:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
TOTAL: 24			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15468688	*	Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15468690	*+	Bridgecrest, 7300 East Hampton Avenue, Suite 101, Mesa, AZ 85209-3324
15468695	*+	North Versailles Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15468697	*+	North Versailles Twp Sanitary Authority, 1401 Greensburg Avenue, North Versailles, PA 15137-1630
15468698	*+	PNC Bank, c/o KML Law Group, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
15468699	*	Santander Consumer USA Inc., P. O. Box 560284, Dallas, TX 75356-0284

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Patricia J. Dugan julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6